

Serial No. 09/714,018

GAK 2152 #2
Docket No. 18822-11

PATENT

11-15-01

I hereby certify that on September 17, 2001, which is the date I am signing this certificate, I am depositing this correspondence the United States Postal Service, first class service, in an envelope addressed to Commissioner for Patents, Washington, D.C. 20231

Jessica S. Brown

Applicant: KLOOR, Harry Thomas
Serial No.: 09/714,018
Filed: November 16, 2000
Title: DUAL TRANSACTION
AUTHORIZATION SYSTEM AND
METHOD
Group Art Unit: 2152

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

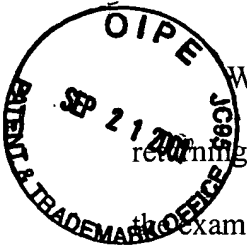
Sir:

In accordance with 37 C.F.R. § 1.56, the references listed on the attached Form PTO-1449 are being brought to the attention of the Examiner for consideration in connection with the examination of the above-identified application. Copies of the cited documents are enclosed.

The filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made (37 C.F.R. § 1.97(g)), as an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists.

The filing of this Information Disclosure Statement shall not be construed as an admission against interest in any manner.

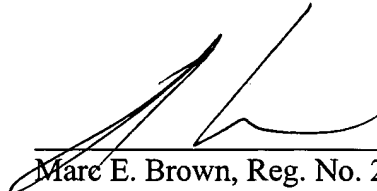
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We request that the examiner show that he or she considered the cited references by returning a copy of the attached form PTO-1449 with initials or other appropriate marks, and that the examiner make the references of record as cited references in the application.

The Commissioner is hereby authorized to charge payment of any fee due with this filing to Deposit Account No. 16-2230.

Dated: September 17, 2001



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FORM PTO-1449 (Modified)				Docket No.: 18822-11		Serial No.: 09/714,018	
LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT				Applicant: KLOOR, Harry Thomas			
				Filing Date: November 16, 2000		Art Unit: 2152	
UNITED STATES PATENT DOCUMENTS							
Exr's. Inits.	Ref.	Patent No.	Date	Name	Class	Sub Class	Filing Date (if applicable)
	AB	5,826,245	10/20/98	Sandberg-Diment	705	44	3/20/95
	AC	5,974,146	10/26/99	Randle et al.	380	24	7/30/97
	AD	6,085,171	7/4/00	Leonard	705	26	2/5/99
	AE	6,163,771	12/19/00	Walker et al.	705	18	8/28/97
	AF	6,192,131 B1	2/20/01	Geer, Jr. et al.	380	283	11/15/96
	AG						
	AH						
	AI						
	AJ						
	AK						
	AL						
	AM						
	AN						
FOREIGN PATENT DOCUMENTS							
Exr's. Init.	Ref	Document No.	Date	Country	Class	Sub	Translation? Yes No
	AO						
	AP						
	AQ						
	AR						
OTHER REFERENCES (Including Author, Date, Title, Pertinent Pages, Etc.)							
Exr's. Inits.	Ref.	Bibliographic Data					
	AS						
	AT						
Examiner				Date Considered			
* Examiner: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. ¶ 609. Draw line through citation (i.e., citation) if not in conformance and not considered. Include copy of this form with next communication to applicant.							